

From: kelly griffin <kel_grif@yahoo.com> on 03/09/2005 03:52:08 PM

Subject: Truth in Lending

Dear Federal Reserve Board:

I am a US citizen and consumer and holder of credit cards. In your review of "Regulation Z" which implements the Truth in Lending Act, I urge you to leave the rules the way they are with disclosures designed to show me, the consumer, the truth.

If any changes need to be made, I suggest requiring the lender to produce a table with the "change in terms" notice which shows pricing before and after the change. Also, a "Schumer Box" on the final agreement in addition to the original solicitation is helpful in seeing if actual fees and rates are what was actually solicited.

Thank you for hearing my opinion.

Kelly Griffin

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